

What if, upon arriving at your polling place, you were informed that you were ineligible to cast a ballot because you had forgotten your photo ID? Or how would you react to an election official informing your elderly relative that she was unable to vote because she no longer maintains a valid driver's license?

Currently there is a deliberate national move to interfere with the voting rights of eligible citizens. In 38 states, legislation has been introduced that would suppress the participation and the votes of young, minority, and elderly voters. In 2011, the number of states requiring strict forms of government-issued IDs has nearly quadrupled.

Why the sudden increase? Proponents of photo ID laws claim that voter fraud is the driving force, yet there is no evidence of this kind of deception. This is simply discrimination masquerading as orderly government.

The Brennan Center for Justice estimates that one in 10 eligible registered voters do not have the forms of ID that are acceptable under these expanding state laws, and to obtain these IDs costs money. The barriers apply disproportionately to the elderly, the poor, and those with disabilities. Poll taxes were thrown out decades ago as discrimination and contrary to democratic processes. We cannot stand by and let big money and special interests manipulate the results of elections by enacting 21st-century poll taxes.

### **New Federal Hotline to Report Credit Card and Mortgage Abuse**

The Consumer Financial Protection Bureau (CFPB) is a brand-new watchdog agency that I helped to create in last year's Wall Street reform law. Its only job is to stand up for consumers who use credit cards, mortgages, and other financial products – to serve as a “cop on the beat” to make sure you're treated fairly.

The CFPB has just announced a new toll-free hotline to help consumers find answers about financial products and services and to respond to consumer complaints regarding bank business practices. You can call toll-free 1-855-411-CFPB (2732), Monday through Friday, 8 a.m. to 8 p.m. EST, or visit [www.ConsumerFinance.gov](http://www.ConsumerFinance.gov) and click on Get Help Now.

## Beware of Mortgage Modification Scams

The Consumer Financial Protection Bureau is also raising the alarm about scams related to the Home Affordable Modification Program (HAMP). HAMP is a federal program that helps struggling homeowners to lower their mortgage payments – but in too many cases, scam artists are making false promises in an effort to make a quick buck. Among the CFPB's tips:

- **Only your mortgage servicer has discretion to grant a loan modification.** Therefore, no third party can guarantee or pre-approve your HAMP mortgage modification application.
- **Beware of anyone seeking to charge you in advance for mortgage modification services** — in most cases, charging fees in advance for a mortgage modification is illegal.
- **Paying a third party to assist with your HAMP application does not improve your likelihood of receiving a mortgage modification.** Accordingly, beware of individuals or companies that ask you for payment and tout success rates or claim to be "experts" in HAMP.

Further guidance is available [from the CFPB](#) .

Sincerely,

Rush Holt  
Member of Congress